

**Information to identify the case:**

Debtor 1 **Timothy Ray Tindall**

Social Security number or ITIN **xxx-xx-7708**

First Name Middle Name Last Name

EIN --\_--\_--\_--\_--\_--

Debtor 2 **Michelle Dee Tindall**

Social Security number or ITIN **xxx-xx-1130**

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_--\_--\_--\_--\_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **16-35407-KRH**

**Discharge of Joint Debtors**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Timothy Ray Tindall

Michelle Dee Tindall

February 17, 2017

**For the court:** William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Timothy Ray Tindall  
Michelle Dee Tindall  
DebtorsCase No. 16-35407-KRH  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: luedeckert  
Form ID: 318Page 1 of 1  
Total Noticed: 10

Date Rcvd: Feb 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2017.

db/jdb +Timothy Ray Tindall, Michelle Dee Tindall, 5137 Glenbeigh Road, Richmond, VA 23234-3583  
 13639184 +Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602  
 13639188 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Corp., 3957 Westerre Pkwy. Ste 3,  
 Richmond, VA 23233-0000)  
 13639189 Toyota Motor Credit Corp., 5957 Westerre Parkway, Ste 350, Richmond, VA 23233-0000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLLTAVENNER.COM Feb 18 2017 02:18:00 Lynn L. Tavenner,  
 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302  
 13639185 +EDI: RMSC.COM Feb 18 2017 02:18:00 Synch/care Credit, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 13639186 +EDI: RMSC.COM Feb 18 2017 02:18:00 Synch/lowes, Po Box 956005, Orlando, FL 32896-0001  
 13639187 +EDI: RMSC.COM Feb 18 2017 02:18:00 Synch/sams Club Dc, Po Box 965005,  
 Orlando, FL 32896-5005  
 13639190 +EDI: VACU.COM Feb 18 2017 02:18:00 Va Credit Union, 7500 Boulders View Drive,  
 Richmond, VA 23225-4066  
 13639191 +EDI: VACU.COM Feb 18 2017 02:18:00 Virginia Credit Union, P.O. Box 90010,  
 Richmond, VA 23225-9010

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr Virginia Credit Union, Movant

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 19, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2017 at the address(es) listed below:

Dinh H Ngo on behalf of Creditor Virginia Credit Union, Movant bankruptcyva@mwc-law.com  
 James E. Kane on behalf of Debtor Timothy Ray Tindall jkane@kaneandpapa.com,  
 Jkanelawfirm@gmail.com;cdiez@kaneandpapa.com  
 James E. Kane on behalf of Joint Debtor Michelle Dee Tindall jkane@kaneandpapa.com,  
 Jkanelawfirm@gmail.com;cdiez@kaneandpapa.com  
 Lynn L. Tavenner ltavenner@tb-lawfirm.com,  
 sleadbeater@tb-lawfirm.com;amorris@tb-lawfirm.com;ltavenner@ecf.epiqsystems.com

TOTAL: 4